REMARKS

The present application was filed on August 22, 2003 as a continuation of Application Serial No. 09/301,068, filed April 28, 1999, now U.S. Patent No. 6,856,974, which is in turn a continuation of Application Serial No. 09/017,169, filed February 2, 1998, now U.S. Patent No. 6,055,567. A first preliminary amendment was filed concurrently with the present application that canceled Claims 1-99 and added new Claims 100-105.

The second preliminary amendment of May 31, 2005 canceled Claims 100-105 and added new Claims 106-125. By this third preliminary amendment, Claims 106-125 have been canceled and new Claims 126-161 have been added. Examination and allowance of each claim is respectfully requested.
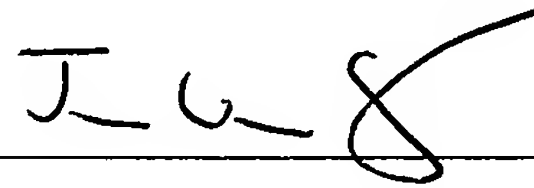
The new claims are directed to systems and methods of bill presentment. Support for the new claims can be found at least in FIGs. 13B and 13C and the accompany description on page 54, line 18 to page 57, line 2 as well as page 52, line 1 - page 53, line 4. Additional support can also be found in FIG. 12 and page 53, lines 5-16. Applicants respectfully submit that no new matter has been added by the foregoing new claims.

Applicant: Ganesan et al.
Filed: August 22, 2003
Third Preliminary Amendment

CONCLUSION

It is not believed that extensions of time or fees for addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR §1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,

Jason V. Chang
Registration No. 58,092

SUTHERLAND ASBILL & BRENNAN LLP
999 Peachtree Street, NE
Atlanta, GA 30309
Telephone: 404-853-8253
Facsimile: 404-853-8806
Attorney Docket No. 23952-0018